

MICROFINANCE AND WOMEN EMPOWERMENT:

A STUDY OF PUNJAB

A

THESIS

SUBMITTED TO THE FACULTY OF BUSINESS STUDIES

PUNJABI UNIVERSITY

IN FULFILMENT OF THE REQUIREMENTS FOR THE

DEGREE OF

DOCTOR OF PHILOSOPHY

IN

APPLIED MANAGEMENT

JASKIRAN KAUR

UNIVERSITY SCHOOL OF APPLIED MANAGEMENT

PUNJABI UNIVERSITY PATIALA

DECEMBER, 2012